THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of Kevin GUARINO et al. Serial No. 09/778 686 Filed: February 7, 2001 OCT 0 9 2001

: Atty. Docket: 600-A01-001 : Group Art Unit: 2164 Technology Center 200,

: Confirmation No. 4092

For: SYSTEM AND METHOD FOR FACILITATING TIME AND EQUITY LIMITED FINANCIAL TRANSACTIONS ACROSS A COMPUTER NETWORK

## **INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents Washington, D. C. 20231

SIR:

The attached Form PTO-1449 provides a listing of information which may be relevant to the subject application. This IDS is not intended as a representation that better art is not available, nor that the information provided is prior art.

This IDS is submitted under:	
XX 37 CFR 1.97(b) - No Fee.	
37 CFR 1.97(c) - No Fee, with Certification	
37 CFR 1.97(c) - Fee.	
37 CFR 1.97(d) - Fee, Certification & Petition	on.

The Commissioner is authorized to charge any required fees under 37 CFR 1.17(p) and (i) (1) to Deposit Account No. 50-1556.

Respectfully submitted

Registration No. 35,171

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CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service by first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, DC 20231

Ellentt-Ullman

Signature of Person Mailing Paper

Name of Person Mailing Paper

Form PTO-1449  U.S. Dept. of Commerce Patent & Trademark Office  List of Documents  Cited by Applicant  (Use several sheets if necessary)			Atty. Do	Atty. Docket: 600-A01-001 Serial No. 09/778,68					
			Applicant: Kevin GUARINO et al.						
			Filing C	Filing Date: February 7, 2001 Grou				Group: 2164	
	U.S. PATENT DOCUMENTS								
Ex'rs In'l		Document Number	Date	•		Name	Class	Sub- class	Filing Date, if applicable
	AA1	5,950,176	September 7	<b>7</b> , 1999	Keiser et al.				
	TPE	5,930,176	)				PECEIVE OCT 17200, Pology Center 210		
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FOREIGN PATENT DOCUMENTS									
		Document Number	Date	•		Country	Class	Sub- class	Transl'n Yes/No
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)									

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Examiner:	Date Considered:	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.